

#4

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Patrick G. Whitney  
Application No: Initial Filing  
Filing Date: January 24, 2002  
Examiner: Not Yet Assigned  
Group Art No: Not Yet Assigned  
Attorney Docket Number: 24118944.9  
For: Loan Servicing System



Commissioner for Patents  
P.O. Box 2327  
Arlington VA 22202

Dear Commissioner:

**INFORMATION DISCLOSURE STATEMENT**

Applicant respectfully requests, pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, that the art listed on the attached PTO/SB/08A form be considered and cited in the examination of the above-identified application. A copy of this art is enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. §§1.97(g) and (h), no representation is made that this art is material to patentability of the present.

Applicant respectfully submits that the claims of Applicant's above-referenced patent application are patentably distinguishable from these references.

The Examiner is requested to initial the attached form PTO-SB/08A and to return a copy of the initialed document to the undersigned as an indication that the attached references have been considered and made of record.

Respectfully submitted,

A handwritten signature in black ink, reading "William D. McSpadden". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

William D. McSpadden  
Attorney for Applicants  
Reg. No. 44,234

January 24, 2002  
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Sheet

1

Of

**2**

Application Number

Initial Filing

Filing Date

1-24-2002

**First Named Inventor**

Whitney

Group Art Unit

Not yet assigned
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Examiner Name

Not yet assigned
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Attorney Docket Number

24118944.9
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DL046 U.S. PTO  
10/058795

01/24/02

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Examiner  
Signature

Date  
Considered

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
		Application Number	Initial Filing		
		Filing Date	1-24-2002		
		First Named Inventor	Whitney		
		Group Art Unit	Not yet assigned		
		Examiner Name	Not yet assigned		
		Attorney Docket Number	24118944.9		
Sheet	2	of	2		

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Combined Acceptance Corporation Information Flyer (2001)	
		Materials from Combined Acceptance Corporation website, < <a href="http://cac-combined.com">http://cac-combined.com</a> >	
		ROBBINS, R. Jon, Proper Client Intake and Credit Cards Can Boost Your Profitability, Practice Management, The Florida Bar News (July 2001)	
		JONES, Del, Businesses Battle Over Intellectual Property, Money (August 2000)	
		BULKELEY, William M., Fewer Patents on Methods Get Clearance, Wall Street Journal (March 2000)	
		Abreast of Leading Trends?, Dallas Business Journal website, < <a href="http://dallas.bcentral.com/dallas/stories/1997/09/22/tidbits.html">http://dallas.bcentral.com/dallas/stories/1997/09/22/tidbits.html</a> > (September 1997)	
		Materials from Unicorn Financial website, < <a href="http://www.usmed.com">http://www.usmed.com</a> >	
		Materials from The Hillside Group website, < <a href="http://www.hillsidegroup.com">http://www.hillsidegroup.com</a> >	

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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